Amendments to the Claims

1. (currently amended) A method comprising:

    a)   producing a plurality of digital certificates for a plurality of individual customers, wherein each individual customer is associated with an account;

    b)   associating <u>through operation of at least one computer</u> the accounts of the individual customers with the corresponding digital certificates of the individual customers;

    c)   producing at least one card for each of the individual customers, wherein each card includes a~first visible <u>digital signature service source indicator mark</u> indicia thereon ~~which corresponds to a source indicator mark for~~ <u>corresponding to</u> a digital signature service, wherein each card includes machine readable data corresponding to an account number associated with the account of the individual customer;

    d)   sending the cards to the individual customers; and

e) ~~enabling each individual customer to~~ digitally ~~sign~~ <u>signing</u> an electronic document <u>through operation of</u> ~~using any~~ one of a plurality of automated transaction machines ~~and one of the cards~~, wherein each automated transaction machine is ~~operative~~ <u>adapted</u> to display a visual representation of the electronic document through a display device of the automated transaction machine, wherein each automated transaction machine is ~~operative~~ <u>adapted</u> to cause the electronic document to be digitally signed ~~through~~ <u>responsive to</u> communication with the digital signature service, wherein <u>in signing the electronic document at the one machine</u> the communication includes ~~the~~ communicating an account number ~~read from the~~ <u>on a</u> card <u>read</u> by the <u>one</u> automated transaction machine.

2. (currently amended) The method according to claim 1, ~~wherein in step (e)~~ <u>and further comprising labeling</u> each of the <u>plurality of automated transaction</u> machines ~~includes a~~ <u>with</u> second visible <u>digital signature service source indicator mark</u> indicia ~~which corresponds to a source indicator mark for the digital signature service~~.

3. (currently amended) The method according to claim 2, wherein ~~in step (e)~~ the second <u>visible digital signature service source indicator mark</u> indicia is ~~displayed~~ <u>labeled at least one of on and</u> adjacent a fascia of <u>each of</u> the automated transaction machines, wherein <u>in step (e)</u> the first visible <u>digital signature service source indicator mark</u> indicia <u>on the card</u> and the second <u>visible digital signature service source indicator mark</u> indicia <u>on the one machine</u> are visually similar.

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4. (currently amended) The method according to claim 1, wherein in step (a) each digital certificate includes a public key that corresponds to a private key, wherein in step (c̶ e̲) communication with the digital signature service i̶s̶ ̶o̶p̶e̶r̶a̶t̶i̶v̶e̶ ̶t̶o̶ causes̲ the electronic document to be digitally signed responsive to t̶h̶e̶ a̲ private key that corresponds to t̶h̶e̶ a̲ public key of t̶h̶e̶ a̲ digital certificate w̶h̶i̶c̶h̶ ̶i̶s̶ associated with the account o̶f̶ ̶t̶h̶e̶ ̶i̶n̶d̶i̶v̶i̶d̶u̶a̶l̶ ̶c̶u̶s̶t̶o̶m̶e̶r̶ ̶u̶s̶i̶n̶g̶ corresponding to the account number read from the card by̲ the one̲ machine.

5. (currently amended) The method according to claim 1, wherein in step (e) the digital signature service is operative to access a private key associated with the account number read from the card, wherein the digital signature service i̶s̶ ̶o̶p̶e̶r̶a̶t̶i̶v̶e̶ causes the electronic document to be digitally signed responsive to the private key.

6. (currently amended) The method according to claim 1, wherein in step (c) each of̲ the cards produced̲ correspond to financial account cards, and̲ wherein the accounts correspond to financial accounts.

7. (currently amended) The method according to claim 6, w̶h̶e̶r̶e̶i̶n̶ ̶i̶n̶ ̶s̶t̶e̶p̶ ̶(̶c̶)̶ and further comprising, operating̲ the one̲ automated transaction machine̶s̶ ̶a̶r̶e̶ ̶o̶p̶e̶r̶a̶t̶i̶v̶e̶ to cause a̲ processing fee̶s̶ to be assessed to a customer associated with the card read by the one automated transaction machine for the digital signing of the̲ electronic document̶s̶, and further comprising:

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f) ~~enabling~~ providing through operation of at least one computer to an entity that

manages ~~the~~ a financial accounts for the ~~individual~~ customer~~,s to receive~~ at least a

portion of the processing fees.

8. (currently amended) The method according to claim 1, wherein ~~in step (e)~~ the one automated

transaction machines includes a digitizing signature pads~~, wherein~~ and further comprising

operating the one automated transaction machines ~~are operative~~ to include handwritten signature

data captured with the digitizing signature pads in association with the electronic documents.

9. (currently amended) The method according to claim 1, wherein ~~at least some of~~ the one

automated transaction machines ~~include~~ includes a cash ~~dispensers~~ dispenser, and further

comprising operating the ~~wherein the~~ one automated transaction machines ~~that include cash~~

~~dispensers are further operative~~ to dispense cash.

10. (currently amended) The method according to claim 9, wherein in step (c) the cards

correspond to bank cards, wherein the accounts correspond to banking accounts, and wherein in

step (e) each of the plurality of automated transaction machines include a cash dispensers, and

~~wherein~~ and further comprising operating the automated transaction machines ~~are further~~

~~operative~~ to dispense cash withdrawn from the banking accounts.

11.   (original) The method according to claim 1, wherein in step (a) the accounts correspond to digital safe deposit accounts, wherein in step (c) the cards correspond to digital safe deposit account cards.

12. (new) A method comprising:

a)   providing at least one card to each of a plurality of individual customers, wherein each card includes a visible digital signature service source indicator mark thereon, wherein each card includes machine readable data corresponding to at least one account identifying number associated with a respective individual customer to which the card is provided;

b)   providing on each of a plurality of cash dispensing ATMs a visible digital signature service source indicator mark that visually corresponds to the digital signature service source indicator mark included on the cards;

c)   operating one of the plurality of cash dispensing ATMs to: (i) read data on a card presented to the one ATM by a customer; (ii) output a visual representation of an electronic document through at least one output device in operative connection with the one ATM; (iii) cause the electronic document to be digitally signed responsive to communication by the one ATM with a digital signature service server, wherein the digital signature service server is adapted for operative

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connection with each of the plurality of ATMs, and wherein the communication

includes communicating from the one ATM to the digital signature service server,

the at least one account identifying number corresponding to the data read from

the card by the one ATM.

13. (new) The method according to claim 12, wherein in (a) each account identifying number

corresponds to a financial account number, and wherein each card comprises at least one of a

credit card, debit card and a bank card.

14. (new) The method according to claim 12, further comprising:

d)   prior to (c), generating through operation of at least one computer a private key

and a corresponding public key for each of the plurality of individual customers;

e)   prior to (b), storing the private keys in at least one data store through operation of

at least one computer, wherein each private key is stored in correlated relation

with a financial account number associated with the respective individual

customer;

wherein (c) further includes determining through operation of the digital signature service

server responsive to the at least one account number and data stored in the at least one data store,

a private key and causing through operation of the digital signature service server a digital

signature to be generated for signing the electronic document responsive to the private key, and wherein in (c) the electronic document is signed using the digital signature.

15. (new) The method according to claim 14, further comprising:

    f)   producing through operation of at least one computer at least one digital certificate for each of the plurality individual customers, wherein each digital certificate includes the respective public key generated in (d) for the respective customer,

    wherein in (c) the public key of the customer presenting the card to the ATM is adapted to be used to authenticate the digital signature with which the electronic document has been signed using the respective corresponding private key.

16. (new) The method according to claim 12, wherein in (b) each of the plurality of ATMs includes a digitizing signature pad, and wherein in (c) the one ATM is operative to cause handwritten signature data to be captured from the customer with a digitizing signature pad and to cause the handwritten signature data to be associated with the electronic document digitally signed through operation of the one ATM.

17. (new) A method comprising:

    a)   generating through operation of at least one computer, a plurality of private keys and for each private key, a corresponding public key;

b) storing data corresponding to each of the private keys generated in (a) in at least one data store through operation of at least one computer, wherein the data corresponding to each private key is stored in correlated relation with data representative of at least one of an individual and a financial account identifying number associated with a respective individual;

c) providing at least one card to each of a plurality of individuals, wherein each card includes machine readable data corresponding to at least one of an individual to whom the card is provided and a financial account identifying number associated with the individual to whom the card is provided;

d) operating one of a plurality of automated transaction machines to: (i) read data from a card presented by one of the plurality of individuals to the one machine; (ii) display a visual representation of an electronic document through at least one output device in operative connection with the one machine; and (iii) cause the electronic document to be digitally signed using a private key retrieved from the at least one data store responsive to the data read from the card, through communication between the one machine and at least one remote server in operative connection with the at least one data store, wherein the at least one remote server is adapted for communication with each of the plurality of automated transaction machines.

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18. (new) The method according to claim 17, and further comprising, including on each card provided in (c) a visible digital signature service source indicator mark,

and further comprising including on each of the plurality of automated transaction machines, a visible digital signature service source indicator mark which visually corresponds to the visible digital signature service source indicator mark on each of the cards provided in (c).

19. (new) The method according to claim 17, wherein the one automated transaction machine includes a cash dispenser and further comprising dispensing cash through operation of the cash dispenser.

20. (new) The method according to claim 17, wherein in (c) each card provided is at least one of a credit card, debit card and a bank card.